

SHARE DIVIDEND RATES

1st Quarter 2021

3/15/2021

	<u>APR</u>	<u>APY*</u>
Regular Shares	0.10%	0.10%
Vacation Accounts	0.15%	0.15%
Tax Accounts	0.15%	0.15%
Christmas Club Account	0.15%	0.15%

(Regular Share and sub-account dividends are declared and posted to your account at the end of each quarter)

*Annual Percentage Yield

Super Saver Accounts:

	<u>APR</u>	<u>APY*</u>
\$2,500.00 to \$4,999.99 (minimum \$2,500.00)	.20%	.20%
\$5,000.00 to \$9,999.99 (minimum \$5,000.00)	.25%	.25%
\$10,000.00 and over (minimum \$10,000.00)	.30%	.30%

(You must maintain a *minimum* average daily balance of \$2,500.00 in your account to obtain the disclosed Annual Percentage Yield. Rates are declared and posted at the end of each quarter. Electronic transfers will not go below \$2,500.00 minimum balance.)

*Annual Percentage Yield

Rates are subject to change without notice.

SHARE CERTIFICATE RATES

	\$500.00 Minimum		\$10,000.00 Minimum		\$50,000 Minimum	
	APR	APY*	APR	APY*	APR	APY*
6 Month	.20%	.20%	.30%	.30%	.40%	.40%
1 Year	.35%	.35%	.45%	.45%	.55%	.55%
2 Year	.55%	.55%	.65%	.65%	.75%	.75%
3 Year	.75%	.75%	.85%	.85%	.95%	.95%
4 Year	.95%	.95%	1.05%	1.05%	1.15%	1.15%
5 year	1.15%	1.15%	1.25%	1.26%	1.35%	1.36%

Certificate may be subject to a 90-day early withdrawal penalty which may reduce earnings)

*Annual Percentage Yield assumes compounding of interest. Options of payments to a check or share account also available. **Rates Subject to Change Without Notice

Effective 3/16/2021

	<u>APR</u>	<u>APY*</u>
Share Drafts (Checking)	.05%	.05%

(Share Draft dividends are posted to your account monthly. To earn a monthly dividend, you must maintain a minimum average daily balance of \$1000.00)

Rate effective 01/01/2021